CITY OF BRIDGEWATER
MCCOOK COUNTY, SOUTH DAKOTA
CLEAN WATER REVENUE BORROWER BOND, SERIES 2005

BOND INFORMATION SHEET
State of South Dakota
SDCL 6-8B-19

Return to: Secretary of State
State Capitol
500 E. Capitol
Pierre, SD 57501-5077

FILING FEE: $1.00

TELEPHONE: #(605) 773-3537

Every public body, authority, or agency issuing any general obligation, revenue, improvements, industrial revenue, special assessment, or other bonds of any type shall file with the Secretary of State a bond information statement concerning each issue of bonds.

1. Name of issuer: City of Bridgewater.

2. Designation of issue: Borrower Bond.

3. Date of issue: August 1, 2005

4. Purpose of issue: Wastewater improvements.

5. Type of bond: Tax Exempt.

6. Principal amount and denomination of bond: $321,600.

7. Paying dates of principal and interest:

   See attached Schedule.

8. Amortization schedule:

   See attached Schedule.

9. Interest rate or rates, including total aggregate interest cost:

   See attached Schedule.

This is to certify that the above information pertaining to the Borrower Bond is true and correct on this 1st day of August 2005.

By: Joan Julson
Its: Finance Officer

Form: SOS REC 050 08/84

RECEIVED
AUG 31 2005
S.D. SEC. of STATE
1463289

Loan Calculator

Enter Values	
Loan Amount	$ 321,600.00
Annual Interest Rate	3.25 %
Loan Period in Years	20
Number of Payments Per Year	4
Start Date of Loan	7/15/2007
Optional Extra Payments	

Loan Summary	
Scheduled Payment	$ 5,482.80
Scheduled Number of Payments	80
Actual Number of Payments	80
Total Early Payments	$ -
Total Interest	$ 117,023.99

Lender Name: Conservancy District

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance
1	10/15/2007	$ 321,600.00	$ 5,482.80	$ -	$ 5,482.80	$ 2,869.80	$ 2,613.00	$ 318,730.20
2	1/15/2008	318,730.20	5,482.80	-	5,482.80	2,893.12	2,589.68	315,837.08
3	4/15/2008	315,837.08	5,482.80	-	5,482.80	2,916.62	2,566.18	312,920.46
4	7/15/2008	312,920.46	5,482.80	-	5,482.80	2,940.32	2,542.48	309,980.14
5	10/15/2008	309,980.14	5,482.80		5,482.80	2,964.21	2,518.59	307,015.93
6	1/15/2009	307,015.93	5,482.80	-	5,482.80	2,988.30	2,494.50	304,027.63
7	4/15/2009	304,027.63	5,482.80	-	5,482.80	3,012.58	2,470.22	301,015.06
8	7/15/2009	301,015.06	5,482.80	-	5,482.80	3,037.05	2,445.75	297,978.00
9	10/15/2009	297,978.00	5,482.80	-	5,482.80	3,061.73	2,421.07	294,916.27
10	1/15/2010	294,916.27	5,482.80	-	5,482.80	3,086.61	2,396.19	291,829.67
11	4/15/2010	291,829.67	5,482.80	-	5,482.80	3,111.68	2,371.12	288,717.99
12	7/15/2010	288,717.99	5,482.80	-	5,482.80	3,136.97	2,345.83	285,581.02
13	10/15/2010	285,581.02	5,482.80	-	5,482.80	3,162.45	2,320.35	282,418.57
14	1/15/2011	282,418.57	5,482.80	-	5,482.80	3,188.15	2,294.65	279,230.42
15	4/15/2011	279,230.42	5,482.80	-	5,482.80	3,214.05	2,268.75	276,016.36
16	7/15/2011	276,016.36	5,482.80	-	5,482.80	3,240.17	2,242.63	272,776.20
17	10/15/2011	272,776.20	5,482.80	-	5,482.80	3,266.49	2,216.31	269,509.70
18	1/15/2012	269,509.70	5,482.80	-	5,482.80	3,293.03	2,189.77	266,216.67
19	4/15/2012	266,216.67	5,482.80	-	5,482.80	3,319.79	2,163.01	262,896.88
20	7/15/2012	262,896.88	5,482.80	-	5,482.80	3,346.76	2,136.04	259,550.12
21	10/15/2012	259,550.12	5,482.80	-	5,482.80	3,373.96	2,108.84	256,176.16
22	1/15/2013	256,176.16	5,482.80	-	5,482.80	3,401.37	2,081.43	252,774.79
23	4/15/2013	252,774.79	5,482.80	-	5,482.80	3,429.00	2,053.80	249,345.79
24	7/15/2013	249,345.79	5,482.80	-	5,482.80	3,456.87	2,025.93	245,888.92
25	10/15/2013	245,888.92	5,482.80	-	5,482.80	3,484.95	1,997.85	242,403.97
26	1/15/2014	242,403.97	5,482.80	-	5,482.80	3,513.27	1,969.53	238,890.70
27	4/15/2014	238,890.70	5,482.80	-	5,482.80	3,541.81	1,940.99	235,348.89
28	7/15/2014	235,348.89	5,482.80	-	5,482.80	3,570.59	1,912.21	231,778.30
29	10/15/2014	231,778.30	5,482.80	-	5,482.80	3,599.60	1,883.20	228,178.70
30	1/15/2015	228,178.70	5,482.80	-	5,482.80	3,628.85	1,853.95	224,549.85
31	4/15/2015	224,549.85	5,482.80	-	5,482.80	3,658.33	1,824.47	220,891.52
32	7/15/2015	220,891.52	5,482.80	-	5,482.80	3,688.06	1,794.74	217,203.46
33	10/15/2015	217,203.46	5,482.80	-	5,482.80	3,718.02	1,764.78	213,485.44
34	1/15/2016	213,485.44	5,482.80	-	5,482.80	3,748.23	1,734.57	209,737.21
35	4/15/2016	209,737.21	5,482.80	-	5,482.80	3,778.69	1,704.11	205,958.52
36	7/15/2016	205,958.52	5,482.80	-	5,482.80	3,809.39	1,673.41	202,149.14
37	10/15/2016	202,149.14	5,482.80	-	5,482.80	3,840.34	1,642.46	198,308.80
38	1/15/2017	198,308.80	5,482.80	-	5,482.80	3,871.54	1,611.26	194,437.26
39	4/15/2017	194,437.26	5,482.80	-	5,482.80	3,903.00	1,579.80	190,534.26
40	7/15/2017	190,534.26	5,482.80	-	5,482.80	3,934.71	1,548.09	186,599.55
41	10/15/2017	186,599.55	5,482.80	-	5,482.80	3,966.68	1,516.12	182,632.87
42	1/15/2018	182,632.87	5,482.80	-	5,482.80	3,998.91	1,483.89	178,633.97
43	4/15/2018	178,633.97	5,482.80	-	5,482.80	4,031.40	1,451.40	174,602.57
44	7/15/2018	174,602.57	5,482.80	-	5,482.80	4,064.15	1,418.65	170,538.41
45	10/15/2018	170,538.41	5,482.80	-	5,482.80	4,097.18	1,385.62	166,441.24
46	1/15/2019	166,441.24	5,482.80	-	5,482.80	4,130.46	1,352.34	162,310.77
47	4/15/2019	162,310.77	5,482.80	-	5,482.80	4,164.02	1,318.78	158,146.75
48	7/15/2019	158,146.75	5,482.80	-	5,482.80	4,197.86	1,284.94	153,948.89
49	10/15/2019	153,948.89	5,482.80	-	5,482.80	4,231.97	1,250.83	149,716.93
50	1/15/2020	149,716.93	5,482.80	-	5,482.80	4,266.35	1,216.45	145,450.58
51	4/15/2020	145,450.58	5,482.80	-	5,482.80	4,301.01	1,181.79	141,149.56
52	7/15/2020	141,149.56	5,482.80	-	5,482.80	4,335.96	1,146.84	136,813.60
53	10/15/2020	136,813.60	5,482.80	-	5,482.80	4,371.19	1,111.61	132,442.41
54	1/15/2021	132,442.41	5,482.80	-	5,482.80	4,406.71	1,076.09	128,035.71
55	4/15/2021	128,035.71	5,482.80	-	5,482.80	4,442.51	1,040.29	123,593.20
56	7/15/2021	123,593.20	5,482.80	-	5,482.80	4,478.61	1,004.19	119,114.59

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance
57	10/15/2021	119,114.59	5,482.80	-	5,482.80	4,514.99	967.81	114,599.60
58	1/15/2022	114,599.60	5,482.80	-	5,482.80	4,551.68	931.12	110,047.92
59	4/15/2022	110,047.92	5,482.80	-	5,482.80	4,588.66	894.14	105,459.26
60	7/15/2022	105,459.26	5,482.80	-	5,482.80	4,625.94	856.86	100,833.32
61	10/15/2022	100,833.32	5,482.80	-	5,482.80	4,663.53	819.27	96,169.79
62	1/15/2023	96,169.79	5,482.80	-	5,482.80	4,701.42	781.38	91,468.37
63	4/15/2023	91,468.37	5,482.80	-	5,482.80	4,739.62	743.18	86,728.75
64	7/15/2023	86,728.75	5,482.80	-	5,482.80	4,778.13	704.67	81,950.62
65	10/15/2023	81,950.62	5,482.80	-	5,482.80	4,816.95	665.85	77,133.67
66	1/15/2024	77,133.67	5,482.80	-	5,482.80	4,856.09	626.71	72,277.58
67	4/15/2024	72,277.58	5,482.80	-	5,482.80	4,895.54	587.26	67,382.03
68	7/15/2024	67,382.03	5,482.80	-	5,482.80	4,935.32	547.48	62,446.71
69	10/15/2024	62,446.71	5,482.80	-	5,482.80	4,975.42	507.38	57,471.29
70	1/15/2025	57,471.29	5,482.80	-	5,482.80	5,015.85	466.95	52,455.45
71	4/15/2025	52,455.45	5,482.80	-	5,482.80	5,056.60	426.20	47,398.85
72	7/15/2025	47,398.85	5,482.80	-	5,482.80	5,097.68	385.12	42,301.16
73	10/15/2025	42,301.16	5,482.80	-	5,482.80	5,139.10	343.70	37,162.06
74	1/15/2026	37,162.06	5,482.80	-	5,482.80	5,180.86	301.94	31,981.20
75	4/15/2026	31,981.20	5,482.80	-	5,482.80	5,222.95	259.85	26,758.25
76	7/15/2026	26,758.25	5,482.80	-	5,482.80	5,265.39	217.41	21,492.86
77	10/15/2026	21,492.86	5,482.80	-	5,482.80	5,308.17	174.63	16,184.69
78	1/15/2027	16,184.69	5,482.80	-	5,482.80	5,351.30	131.50	10,833.39
79	4/15/2027	10,833.39	5,482.80	-	5,482.80	5,394.78	88.02	5,438.61
80	7/15/2027	5,438.61	5,482.80	-	5,438.61	5,394.42	44.19	0.00

Loan Calculator

Enter Values	
Loan Amount	$ 321,600.00
Annual Interest Rate	3.25 %
Loan Period in Years	20
Number of Payments Per Year	4
Start Date of Loan	7/15/2007
Optional Extra Payments	

Loan Summary	
Scheduled Payment	$ 5,482.80
Scheduled Number of Payments	80
Actual Number of Payments	80
Total Early Payments	$ -
Total Interest	$ 117,023.99

Lender Name: Conservancy District

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance
1	10/15/2007	$ 321,600.00	$ 5,482.80	$ -	$ 5,482.80	$ 2,869.80	$ 2,613.00	$ 318,730.20
2	1/15/2008	318,730.20	5,482.80	-	5,482.80	2,893.12	2,589.68	315,837.08
3	4/15/2008	315,837.08	5,482.80	-	5,482.80	2,916.62	2,566.18	312,920.46
4	7/15/2008	312,920.46	5,482.80	-	5,482.80	2,940.32	2,542.48	309,980.14
5	10/15/2008	309,980.14	5,482.80		5,482.80	2,964.21	2,518.59	307,015.93
6	1/15/2009	307,015.93	5,482.80	-	5,482.80	2,988.30	2,494.50	304,027.63
7	4/15/2009	304,027.63	5,482.80	-	5,482.80	3,012.58	2,470.22	301,015.06
8	7/15/2009	301,015.06	5,482.80	-	5,482.80	3,037.05	2,445.75	297,978.00
9	10/15/2009	297,978.00	5,482.80	-	5,482.80	3,061.73	2,421.07	294,916.27
10	1/15/2010	294,916.27	5,482.80	-	5,482.80	3,086.61	2,396.19	291,829.67
11	4/15/2010	291,829.67	5,482.80	-	5,482.80	3,111.68	2,371.12	288,717.99
12	7/15/2010	288,717.99	5,482.80	-	5,482.80	3,136.97	2,345.83	285,581.02
13	10/15/2010	285,581.02	5,482.80	-	5,482.80	3,162.45	2,320.35	282,418.57
14	1/15/2011	282,418.57	5,482.80	-	5,482.80	3,188.15	2,294.65	279,230.42
15	4/15/2011	279,230.42	5,482.80	-	5,482.80	3,214.05	2,268.75	276,016.36
16	7/15/2011	276,016.36	5,482.80	-	5,482.80	3,240.17	2,242.63	272,776.20
17	10/15/2011	272,776.20	5,482.80	-	5,482.80	3,266.49	2,216.31	269,509.70
18	1/15/2012	269,509.70	5,482.80	-	5,482.80	3,293.03	2,189.77	266,216.67
19	4/15/2012	266,216.67	5,482.80	-	5,482.80	3,319.79	2,163.01	262,896.88
20	7/15/2012	262,896.88	5,482.80	-	5,482.80	3,346.76	2,136.04	259,550.12
21	10/15/2012	259,550.12	5,482.80	-	5,482.80	3,373.96	2,108.84	256,176.16
22	1/15/2013	256,176.16	5,482.80	-	5,482.80	3,401.37	2,081.43	252,774.79
23	4/15/2013	252,774.79	5,482.80	-	5,482.80	3,429.00	2,053.80	249,345.79
24	7/15/2013	249,345.79	5,482.80	-	5,482.80	3,456.87	2,025.93	245,888.92
25	10/15/2013	245,888.92	5,482.80	-	5,482.80	3,484.95	1,997.85	242,403.97
26	1/15/2014	242,403.97	5,482.80	-	5,482.80	3,513.27	1,969.53	238,890.70
27	4/15/2014	238,890.70	5,482.80	-	5,482.80	3,541.81	1,940.99	235,348.89
28	7/15/2014	235,348.89	5,482.80	-	5,482.80	3,570.59	1,912.21	231,778.30
29	10/15/2014	231,778.30	5,482.80	-	5,482.80	3,599.60	1,883.20	228,178.70
30	1/15/2015	228,178.70	5,482.80	-	5,482.80	3,628.85	1,853.95	224,549.85
31	4/15/2015	224,549.85	5,482.80	-	5,482.80	3,658.33	1,824.47	220,891.52
32	7/15/2015	220,891.52	5,482.80	-	5,482.80	3,688.06	1,794.74	217,203.46
33	10/15/2015	217,203.46	5,482.80	-	5,482.80	3,718.02	1,764.78	213,485.44
34	1/15/2016	213,485.44	5,482.80	-	5,482.80	3,748.23	1,734.57	209,737.21
35	4/15/2016	209,737.21	5,482.80	-	5,482.80	3,778.69	1,704.11	205,958.52
36	7/15/2016	205,958.52	5,482.80	-	5,482.80	3,809.39	1,673.41	202,149.14
37	10/15/2016	202,149.14	5,482.80	-	5,482.80	3,840.34	1,642.46	198,308.80
38	1/15/2017	198,308.80	5,482.80	-	5,482.80	3,871.54	1,611.26	194,437.26
39	4/15/2017	194,437.26	5,482.80	-	5,482.80	3,903.00	1,579.80	190,534.26
40	7/15/2017	190,534.26	5,482.80	-	5,482.80	3,934.71	1,548.09	186,599.55
41	10/15/2017	186,599.55	5,482.80	-	5,482.80	3,966.68	1,516.12	182,632.87
42	1/15/2018	182,632.87	5,482.80	-	5,482.80	3,998.91	1,483.89	178,633.97
43	4/15/2018	178,633.97	5,482.80	-	5,482.80	4,031.40	1,451.40	174,602.57
44	7/15/2018	174,602.57	5,482.80	-	5,482.80	4,064.15	1,418.65	170,538.41
45	10/15/2018	170,538.41	5,482.80	-	5,482.80	4,097.18	1,385.62	166,441.24
46	1/15/2019	166,441.24	5,482.80	-	5,482.80	4,130.46	1,352.34	162,310.77
47	4/15/2019	162,310.77	5,482.80	-	5,482.80	4,164.02	1,318.78	158,146.75
48	7/15/2019	158,146.75	5,482.80	-	5,482.80	4,197.86	1,284.94	153,948.89
49	10/15/2019	153,948.89	5,482.80	-	5,482.80	4,231.97	1,250.83	149,716.93
50	1/15/2020	149,716.93	5,482.80	-	5,482.80	4,266.35	1,216.45	145,450.58
51	4/15/2020	145,450.58	5,482.80	-	5,482.80	4,301.01	1,181.79	141,149.56
52	7/15/2020	141,149.56	5,482.80	-	5,482.80	4,335.96	1,146.84	136,813.60
53	10/15/2020	136,813.60	5,482.80	-	5,482.80	4,371.19	1,111.61	132,442.41
54	1/15/2021	132,442.41	5,482.80	-	5,482.80	4,406.71	1,076.09	128,035.71
55	4/15/2021	128,035.71	5,482.80	-	5,482.80	4,442.51	1,040.29	123,593.20
56	7/15/2021	123,593.20	5,482.80	-	5,482.80	4,478.61	1,004.19	119,114.59

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance
57	10/15/2021	119,114.59	5,482.80	-	5,482.80	4,514.99	967.81	114,599.60
58	1/15/2022	114,599.60	5,482.80	-	5,482.80	4,551.68	931.12	110,047.92
59	4/15/2022	110,047.92	5,482.80	-	5,482.80	4,588.66	894.14	105,459.26
60	7/15/2022	105,459.26	5,482.80	-	5,482.80	4,625.94	856.86	100,833.32
61	10/15/2022	100,833.32	5,482.80	-	5,482.80	4,663.53	819.27	96,169.79
62	1/15/2023	96,169.79	5,482.80	-	5,482.80	4,701.42	781.38	91,468.37
63	4/15/2023	91,468.37	5,482.80	-	5,482.80	4,739.62	743.18	86,728.75
64	7/15/2023	86,728.75	5,482.80	-	5,482.80	4,778.13	704.67	81,950.62
65	10/15/2023	81,950.62	5,482.80	-	5,482.80	4,816.95	665.85	77,133.67
66	1/15/2024	77,133.67	5,482.80	-	5,482.80	4,856.09	626.71	72,277.58
67	4/15/2024	72,277.58	5,482.80	-	5,482.80	4,895.54	587.26	67,382.03
68	7/15/2024	67,382.03	5,482.80	-	5,482.80	4,935.32	547.48	62,446.71
69	10/15/2024	62,446.71	5,482.80	-	5,482.80	4,975.42	507.38	57,471.29
70	1/15/2025	57,471.29	5,482.80	-	5,482.80	5,015.85	466.95	52,455.45
71	4/15/2025	52,455.45	5,482.80	-	5,482.80	5,056.60	426.20	47,398.85
72	7/15/2025	47,398.85	5,482.80	-	5,482.80	5,097.68	385.12	42,301.16
73	10/15/2025	42,301.16	5,482.80	-	5,482.80	5,139.10	343.70	37,162.06
74	1/15/2026	37,162.06	5,482.80	-	5,482.80	5,180.86	301.94	31,981.20
75	4/15/2026	31,981.20	5,482.80	-	5,482.80	5,222.95	259.85	26,758.25
76	7/15/2026	26,758.25	5,482.80	-	5,482.80	5,265.39	217.41	21,492.86
77	10/15/2026	21,492.86	5,482.80	-	5,482.80	5,308.17	174.63	16,184.69
78	1/15/2027	16,184.69	5,482.80	-	5,482.80	5,351.30	131.50	10,833.39
79	4/15/2027	10,833.39	5,482.80	-	5,482.80	5,394.78	88.02	5,438.61
80	7/15/2027	5,438.61	5,482.80	-	5,438.61	5,394.42	44.19	0.00